



EARL R. POMEROY  
COMMISSIONER OF INSURANCE

STATE OF NORTH DAKOTA  
STATE CAPITOL  
BISMARCK, NORTH DAKOTA 58505  
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BULLETIN 85-6

TO: All Property & Casualty Insurance Companies Admitted  
To Do Business in the State of North Dakota

FROM: Earl R. Pomeroy, Commissioner of Insurance

DATE: May 21, 1985

SUBJECT: HB 1369 - Increase Property Damage Limit  
HB 1528 - Increase No-Fault Benefits

HB 1369 increases from \$10,000 to \$25,000 - injury to or destruction of property of others in any one accident under N.D.C.C. 39-16.1-02 "Proof of Financial Responsibility".

HB 1528 increases basic no-fault benefits from \$15,000 to \$30,000 - and optional excess no-fault benefits from \$50,000 to \$80,000. The threshold for serious injury was changed from \$1,000 to \$2,500.

These bills go into effect July 1, 1985. These benefits and requirements are statutorily mandated. All existing insurance policies must comply as of July 1, 1985, by providing the benefits mandated by statute. Any policy in force, renewed or issued, subsequent to July 1, 1985, must also provide these minimum requirements.

No additional rate increases for those policies that are in effect shall be imposed until such time as they are either renewed or rewritten.

The increase in the optional excess no-fault benefit has no impact on policies in force.